

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

<b>IN RE: Aaron S. Delancey and Jessica J. Delancey</b>   <div style="text-align: right;"><b>Debtor(s).</b></div>	) ) ) ) ) <b>X</b>	<b>Case No. 20-70004-JAD</b>  <b>Chapter 13</b>  Related to ECF No. 62, 68
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**ORDER OF COURT**  
**(Check Boxes That Apply)**

<input checked="" type="checkbox"/> <b>Confirming Plan on Final Basis</b>	<input type="checkbox"/> <b>Chapter 13 Plan dated:</b> <hr style="width: 100%;"/>
<input type="checkbox"/> <b>Authorizing Distributions Under Plan On Interim Basis Solely as Adequate Protection</b>	<input checked="" type="checkbox"/> <b>Amended Chapter 13 dated:</b> <b>December 24<sup>th</sup>, 2021</b>

IT IS HEREBY ORDERED that pursuant to the plan identified above (the “Plan”), as the same may be modified by this Order, the Chapter 13 Trustee is authorized to make distributions to creditors holding allowed claims from available funds on hand. Such distributions shall commence no earlier than the Chapter 13 Trustee’s next available distribution date after the first day of the month following the date on which this Order is entered on the Court’s docket.

IT IS FURTHER ORDERED that those terms of the Plan which are not expressly modified by this Order shall remain in full force and effect. To the extent any terms and conditions of the Plan are in conflict with this Order, the terms of this Order shall supersede and replace any conflicting terms and conditions of the Plan.

**1. Unique Provisions Applicable Only to This Case: *Only those provisions which are checked below apply to this case:***

- ☐ A. For the remainder of the Plan term, the periodic monthly Plan payment is amended to be \$\_\_\_\_\_, beginning \_\_\_\_\_. To the extent there is no wage attachment in place or if an existing wage attachment is insufficient to fund the Plan payments, counsel to the Debtor(s) shall within seven (7) days hereof file a wage attachment motion (or motions) to fully fund the Plan payments, or shall sign up for and commence payments under the Trustee’s TFS online payment program.
- ☐ B. The length of the Plan is changed to a total of at least \_\_\_\_ months. This

statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved.

- ☐ C. To the extent this Order is entered as a form of adequate protection, the Trustee is authorized to distribute to secured and priority creditors with percentage fees payable to the Chapter 13 Trustee on receipt as provided for in 28 U.S.C. §586. ***Continued conciliation conferences before the Trustee or contested hearings before the Court shall proceed on such dates and times as appear on the case docket.*** The Trustee is deemed to have a continuous objection to the Plan until such time the Plan is confirmed on a final basis.

**PARTIES ARE REMINDED OF THEIR DUTY TO MONITOR THE COURT'S DOCKET AND ATTEND DULY SCHEDULED HEARINGS. THE PARTIES ARE FURTHER REMINDED OF THEIR DUTY TO MEET AND CONFER AND OTHERWISE ENGAGE IN GOOD FAITH SETTLEMENT NEGOTIATIONS WITH RESPECT TO ANY OBJECTION TO PLAN CONFIRMATION. FAILURE TO COMPLY WITH THESE DUTIES MAY RESULT IN THE IMPOSITION OF SANCTIONS AGAINST THE OFFENDING PARTY.**

- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. The following utility creditor \_\_\_\_\_ shall be paid monthly payments of \$\_\_\_\_\_ beginning with the Trustee's next distribution and continuing for the duration of the Plan's term, to be applied by that creditor to its administrative claim, ongoing budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☒ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim:  
\*PA Department of Revenue CL#18
- ☒ H. The secured claims of the following creditors shall govern as to claim amount, to be paid at the modified plan interest rate in a monthly amount to be determined by Trustee to pay the claim in full during the Plan term:

- ☐ I. The secured claim(s) of the following creditors shall govern as to claim amount, to be paid at the indicated interest rate in a monthly amount to be determined by Trustee to pay in full during the Plan term:
- 
- ☒ J. The secured claim(s) of the following creditor(s) shall govern, following all allowed post-petition payment change notices filed of record:  
\*M&T Bank CL#15-2
- ☒ K. Additional Terms and Conditions:  
\*No additional payments beyond amounts paid prior to the date of this Order to Denennaros Used Cars as vehicle is/was also paid direct. All prior payments ratified.

**2. Deadlines. The following deadlines are hereby established and apply to this case:**

**A. Applications to retain brokers, sales agents, or other professionals.** If the Plan contemplates a sale or sales of assets or the recovery of litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

**B. Review of Claims Docket and Objections to Claims.** Pursuant to *W.P.A.LBR 3021-1(c)(2)*, the Debtor(s) (or Debtor(s)' attorney, if represented), shall review the proofs of claim filed in this case and shall file objections (1) to any disputed timely filed claims within ninety (90) days after the claims bar date, or (2) to any disputed late filed or amended claims within ninety (90) days after the amended and/or late claims are filed and served. Absent a timely objection or further order of the Court, the timely filed proof of claim will govern as to the classification and amount of the claim; provided however, no creditor shall receive a distribution in this case until such time as the relevant allowed claim is provided for in the Plan or any subsequent amended plan.

**C. Motions or Complaints Pursuant to §§506, 507 or 522.** All actions to determine the priority, avoidability, or extent of liens, and all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

**D. Filing Amended Plans or Other Stipulation.** Within fourteen (14) days after the Bankruptcy Court resolves the priority of a claim, avoidability of a lien or interest, or extent of a lien, or any objection to claim, the Debtor(s) shall file an Amended Plan or Stipulated Order Modifying Plan to provide for the allowed amount of the lien or claim if the allowed amount and/or treatment differs from the amount and/or treatment stated in the Plan. The Debtor(s) or Counsel for Debtor(s) should inquire with the Chapter 13 Trustee regarding whether an Amended Plan or proposed Stipulated Order Modifying Plan is the preferred course of action. In addition, if after the conclusion of the claims bar date and any associated litigation, the Plan is underfunded, Debtor(s) shall also file (1) an amended Plan increasing the monthly Plan payment, and (2) a revised wage attachment to provide for the increased funding.

**3. Additional Provisions. The following additional provisions apply in this case:**

**A.** Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

**B.** The Trustee shall hold in reserve any distributions under the Plan to any creditor who holds a claim that is provided for in the Plan but which is subject to a duly filed claims objection. Upon entry of further order of the Court, or ultimate allowance of the disputed claim provided for in the Plan, the Trustee may release the reserve and make distribution to the affected creditor. Unless otherwise permitted by separate Order of Court, Trustee shall not commence distributions to unsecured creditors until after the later of the government bar date and a filed notice of an intention to pay claims (the later date being the "Earliest Unsecured Distribution Date"). Trustee may, but has no obligation to, further defer distributions to unsecured creditors until a later date after the Earliest Unsecured Distribution Date.

**C.** Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

**D.** Debtor(s)' counsel must file a fee application in accordance with *W.P.A.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

**E.** The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default.


**F.** In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any allowed ***secured claim*** (that is secured by the property subject to the relief from stay order), unless otherwise directed by further Order of Court.

**G.** The Debtor(s) shall maintain all policies of insurance on all property of the Debtor(s) and this estate as required by law and/or contract.

**H.** The Debtor(s) shall pay timely all post-confirmation tax liabilities directly to the appropriate taxing authorities as they become due.

Dated: February 2, 2022

cc: All Parties in Interest to be served by Clerk

  
\_\_\_\_\_  
Jeffrey A. Deller jah  
United States Bankruptcy Judge

FILED  
2/2/22 8:52 am  
CLERK  
U.S. BANKRUPTCY  
COURT - WDP

In re:  
Aaron S Delancey  
Jessica J Delancey  
Debtors

Case No. 20-70004-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-7  
Date Rcvd: Feb 02, 2022

User: auto  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 48

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 04, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Aaron S Delancey, Jessica J Delancey, 1007 Rosehill Drive, Altoona, PA 16602-6705
15180635	+ AES/Efs Finance, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
15180636	+ AES/PHEAA, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
15180637	+ American Accounts & Advisers, Attn: Bankruptcy, Po Box 250, Cottage Grove, MN 55016-0250
15180644	+ Credit Protection Association, Attn: Bankruptcy, Po Box 802068, Dallas, TX 75380-2068
15203367	+ DR. ROSEANNE GICHURU, 361 HOSPITAL DRIVE, EVERETT, PA 15537-7022
15180648	+ KML LAW GROUP PC, STE 5000 - BNY MELLON INDEPENDENCE CTR, 701 MARKET ST, PHILADELPHIA, PA 19106-1541
15201500	+ M&T Bank, PO Box 1508, Buffalo, NY 14240-1508
15188525	+ PHEAA, PO BOX 8147, HARRISBURG PA 17105-8147
15180653	+ PHEAA/HCB, Attn: Bankruptcy, 1200 N 7th St, 3rd Floor, Harrisburg, PA 17102-1444
15207068	+ Penelec, 101 Crawford's Corner Rd., Bldg #1, Suite 1-511, Holmdel, NJ 07733-1976
15180655	#+ Premier Rental Purch, 5248 Olde Towne Road, Williamsburg, VA 23188-1986
15180656	+ Quality Asset Recovery, Attn: Bankruptcy, Po Box 239, Gibbsboro, NJ 08026-0239
15207087	UPMC Health Services, PO Box 1123, Minneapolis MN 55440-1123
15207081	UPMC Physician Services, PO Box 1123, Minneapolis MN 55440-1123

TOTAL: 15

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: rmscedi@recoverycorp.com	Feb 03 2022 03:42:01	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: blegal@phfa.org	Feb 03 2022 03:30:00	Pennsylvania Housing Finance Agency-Homeowners Eme, 211 North Front Street, P.O. Box 15206, Harrisburg, PA 17105-5206
cr	+ Email/Text: ebnpeoples@grblaw.com	Feb 03 2022 03:30:00	Peoples Natural Gas Company LLC, GRB Law, Frick Building, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
15180638	+ Email/Text: DDREXLER@ARCFCU.ORG	Feb 03 2022 03:30:00	ARC Federal Credit Union, 1919 7th Ave., Altoona, PA 16602-2237
15180639	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 03 2022 03:42:01	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15194531	Email/PDF: bncnotices@becket-lee.com	Feb 03 2022 03:41:59	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15180641	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 03 2022 03:42:02	Citi/Sears, Citibank/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
15180642	+ Email/Text: Webcollex@ebn.phinsolutions.com	Feb 03 2022 03:30:00	Cks Financial, Attn: Bankruptcy, Po Box 2856, Chesapeake, VA 23327-2856
15180643	+ Email/Text: bankruptcy@firstenergycorp.com		

District/off: 0315-7

User: auto

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Date Rcvd: Feb 02, 2022

Form ID: pdf900

Total Noticed: 48

		Feb 03 2022 03:30:00	Collection Service Center, Inc., Attn: Bankruptcy, 839 5th Ave., New Kensington, PA 15068-6303
15180645	Email/Text: mrdiscen@discover.com		
		Feb 03 2022 03:30:00	Discover Financial, Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850
15182847	Email/Text: mrdiscen@discover.com		
		Feb 03 2022 03:30:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15225831	Email/Text: ECMCBKNotices@ecmc.org		
		Feb 03 2022 03:30:00	Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 55116-0408
15180646	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com		
		Feb 03 2022 03:30:00	First National Bank, Attn: Bankruptcy, 4140 East State Street, Hermitage, PA 16148-3401
15180647	+ Email/Text: BKRMailOPS@weltman.com		
		Feb 03 2022 03:30:00	JB Robinson/Sterling Jewelers, Attn: Bankruptcy, 375 Ghent Rd, Akron, OH 44333-4601
15212316	Email/Text: JCAP_BNC_Notices@jcap.com		
		Feb 03 2022 03:30:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15180640	Email/PDF: ais.chase.ebn@aisinfo.com		
		Feb 03 2022 03:42:01	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
15180649	+ Email/Text: PBNCNotifications@peritussservices.com		
		Feb 03 2022 03:30:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
15180658	Email/Text: HOME.SFBANK-BCCBKNOTICE@fisglobal.com		
		Feb 03 2022 03:30:00	State Farm Financial S, 1 State Farm Plaza, Bloomington, IL 61710
15180650	Email/Text: camanagement@mtb.com		
		Feb 03 2022 03:30:00	M & T Bank, Attn: Bankruptcy, PO Box 844, Buffalo, NY 14240
15215932	Email/Text: camanagement@mtb.com		
		Feb 03 2022 03:30:00	M&T Bank, PO Box 840, Buffalo, NY 14240
15180651	+ Email/PDF: cbp@onemainfinancial.com		
		Feb 03 2022 03:41:59	OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
15180654	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com		
		Feb 03 2022 03:41:59	Portfolio Recovery, Attn: Bankruptcy, 120 Corporate Blvd, Norfolk, VA 23502
15196112	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com		
		Feb 03 2022 03:41:56	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15180652	+ Email/Text: blegal@phfa.org		
		Feb 03 2022 03:30:00	Pa Housing Finance Agency, 2101 N. Front Street, Harrisburg, PA 17110-1086
15269690	Email/Text: RVSVCBICNOTICE1@state.pa.us		
		Feb 03 2022 03:30:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, Pa. 17128-0946
15265942	+ Email/Text: blegal@phfa.org		
		Feb 03 2022 03:30:00	Pennsylvania Housing Finance Agency-HEMAP, 211 North Front Street, PO BOX 15206, Harrisburg, PA 17105-5206
15180657	+ Email/Text: EBN_IndianapolisIMC@receivemorermp.com		
		Feb 03 2022 03:30:00	Receivables Management Partners (RMP), Attn: Bankruptcy Dept, Po Box 349, Greensburg, IN 47240-0349
15180659	+ Email/PDF: gecsed@recoverycorp.com		
		Feb 03 2022 03:42:01	SYNCB/BRMart, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15181058	+ Email/PDF: gecsed@recoverycorp.com		
		Feb 03 2022 03:42:01	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15180660	+ Email/PDF: gecsed@recoverycorp.com		
		Feb 03 2022 03:41:56	Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
15180661	+ Email/PDF: tbiedi@PRAGroup.com		
		Feb 03 2022 03:41:56	The Bureaus Inc, Attn: Bankruptcy, 650 Dundee Rd, Ste 370, Northbrook, IL 60062-2757
15203337	+ Email/Text: Webcollex@ebn.phinsolutions.com		
		Feb 03 2022 03:30:00	Webcollex LLC D/B/A CKS Financial, PO Box 2856, Chesapeake VA 23327-2856
15180662	+ Email/PDF: AIS.cocard.ebn@aisinfo.com		

District/off: 0315-7

User: auto

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Date Rcvd: Feb 02, 2022

Form ID: pdf900

Total Noticed: 48

Feb 03 2022 03:41:59

World's Foremost Bank, Attn: Bankruptcy, 4800  
Nw 1st St, Lincoln, NE 68521-4463

TOTAL: 33

**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		M&T Bank
cr	*	Educational Credit Management Corporation, PO Box 16408, St. Paul, MN 55116-0408

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

**NOTICE CERTIFICATION**

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 04, 2022

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 2, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor M&T Bank bnicholas@kmlawgroup.com
Denise Carlon	on behalf of Creditor M&T Bank dcarlon@kmlawgroup.com
Leon P. Haller	on behalf of Creditor Pennsylvania Housing Finance Agency-Homeowners Emergency Mortgage Assistance Program lhaller@pkh.com dmaurer@pkh.com;lrynard@pkh.com;mgutshall@pkh.com
Maria Miksich	on behalf of Creditor M&T Bank mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Shawn B. Cohen	on behalf of Debtor Aaron S Delancey shawn@attysawncohen.com notices@attysawncohen.com;notices1@attysawncohen.com;notices2@attysawncohen.com;centralpabk@gmail.com
Shawn B. Cohen	on behalf of Joint Debtor Jessica J Delancey shawn@attysawncohen.com notices@attysawncohen.com;notices1@attysawncohen.com;notices2@attysawncohen.com;centralpabk@gmail.com

TOTAL: 9